

IN THE UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

ISRAEL PERL; pro se,  
Plaintiff,

Case No.

-v-

DEMAND FOR JURY TRIAL

BOMBAY CMPNY/CBSD;  
Defendant,

COMPLAINT

Plaintiff, ISRAEL PERL, hereby sues Defendant, BOMBAY CMPNY/CBSD, and  
alleges:

**PRELIMINARY STATEMENT**

1. This is an action for damages brought for damages for damages for violations of the  
Fair Credit Reporting Act (FCRA) 15 U.S.C. §1681 *et seq.*

**JURISDICTION AND VENUE**

2. The jurisdiction of this Court is conferred by 15 U.S.C. §1681p.
3. Venue is proper in this Circuit pursuant to 28 U.S.C. §1391b.
4. This is an action for damages which do not exceed \$15,000.00.
5. Plaintiff, ISRAEL PERL, is a natural person and is a resident of the State of New  
York.
6. Defendant, BOMBAY CMPNY/CBSD, is a corporation, authorized to do business in  
New York.

7. All conditions precedent to the bringing of this action have been performed, waived or excused.

### **FACTUAL ALLEGATIONS**

8. On July, 2006, BOMBAY CMPNY/CBSD initiated a hard pull of Plaintiff's credit report from Equifax without permissible purpose, thereby reducing his credit score.

9. On July, 2006, BOMBAY CMPNY/CBSD initiated a soft pull of Plaintiff's credit report from Equifax without permissible purpose.

10. On July 2, 2006, BOMBAY CMPNY/CBSD initiated a hard pull of Plaintiff's credit report from Experian without permissible purpose.

11. On July 28, 2006, BOMBAY CMPNY/CBSD initiated a hard pull of Plaintiff's credit report from Trans Union without permissible purpose.

### **COUNT I**

**VIOLATION OF FAIR CREDIT REPORTING ACT (FCRA), 15 U.S.C. §1681**

**WILLFUL NON-COMPLIANCE BY DEFENDANT BOMBAY CMPNY/CBSD**

12. Paragraphs 1 through 11 are realleged as though fully set forth herein.

13. Plaintiff is a consumer within the meaning of the FCRA, 15 U.S.C. §1681a(c).

14. BOMBAY CMPNY/CBSD, is a furnisher of information within the meaning of the FCRA, 15 U.S.C. §1681s-2.

15. BOMBAY CMPNY/CBSD, willfully violated the FCRA. Defendant's violations include, but are not limited to, the following:

(a) BOMBAY CMPNY/CBSD, willfully violated 15 U.S.C. §1681b(f) by obtaining Plaintiff's consumer report without a permissible purpose as defined by 15 U.S.C. §1681b.

**WHEREFORE**, Plaintiff demands judgment for damages against BOMBAY CMPNY/CBSD, for actual or statutory damages, and punitive damages, attorney's fees and costs, pursuant to 15 U.S.C. §1681n.

## **COUNT II**

### **VIOLATION OF FAIR CREDIT REPORTING ACT (FCRA), 15 U.S.C. §1681 NEGLIGENT NON-COMPLIANCE BY DEFENDANT BOMBAY CMPNY/CBSD**

16. Paragraphs 1 through 15 are realleged as though fully set forth herein.

17. Plaintiff is a consumer within the meaning of the FCRA, 15 U.S.C. §1681a(c).

18. BOMBAY CMPNY/CBSD, is a furnisher of information within the meaning of the FCRA, 15 U.S.C. §1681s-2.

19. BOMBAY CMPNY/CBSD, negligently violated the FCRA. Defendant's violations include, but are not limited to, the following:

(a) BOMBAY CMPNY/CBSD, negligently violated 15 U.S.C. §1681b(f) by obtaining Plaintiff's consumer report without a permissible purpose as defined by 15 U.S.C. §1681b.

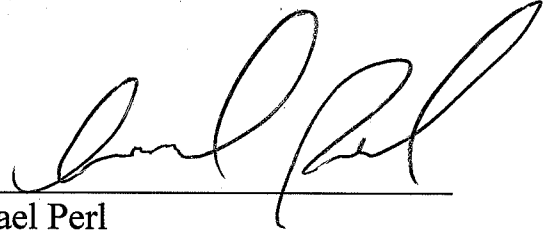
**WHEREFORE**, Plaintiff demands judgment for damages against BOMBAY CMPNY/CBSD, for actual damages, and attorney's fees and costs, pursuant to 15 U.S.C. §1681o.

**DEMAND FOR JURY TRIAL**

Plaintiff hereby demands a trial by jury of all issues so triable as a matter of law.

Dated: October 27, 2011

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Israel Perl', is written over a horizontal line.

Israel Perl  
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